FOLLOW-UP LETTER

Missing Annual Escrow Statement Follow-Up Letter

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REQUEST STATEMENT

Use this when you are current on the mortgage but the annual escrow account statement has not arrived after the computation year ended.

WHEN TO USE	FEDERAL / PRIMARY REFERENCE
Use this when you are current on the mortgage but the annual escrow account statement has not arrived after the computation year ended.	12 CFR § 1024.17(i) · 12 CFR § 1024.36

Federal baseline to check

☐ An annual escrow statement is generally due within 30 calendar days after the escrow computation year ends.

☐ The servicer is exempt from the annual-statement requirement in certain circumstances, including when the borrower is more than 30 days overdue at analysis, foreclosure has been initiated, or the borrower is in bankruptcy.

☐ If a statement was omitted under that exemption and the loan later becomes current, the servicer must provide account history since the last annual statement within 90 days of the date the loan became current.

BORROWER AND LOAN

Borrower name ________________________________	**Property address** ________________________________
Loan/account number ________________________________	**Servicer name** ________________________________

Expected statement window

Escrow computation year ended (if known): __________ 30-calendar-day checkpoint: __________

Relevant date(s): ____________________ Amount(s): $____________________

Current-account facts

Status at analysis: Current / >30 days overdue / Unsure Foreclosure/bankruptcy then? Yes / No / Unsure

Notes: ____

What is missing

Last annual/short-year statement received: __________ Period missing: ____________________

Notes: ____

Information requested

Specific statement/account-history records requested and date range: ____________________

Notes: ____

Draft letter body

Date: _________________

To: [Servicer name and designated NOE/RFI address, if the servicer has designated one]

Re: Request statement - mortgage loan/account _________________

I am writing to request specific information concerning the servicing of the mortgage loan identified above. I am providing dates, amounts, and supporting records so the account can be reviewed accurately.

Issue / request: ____
____

Supporting facts and records: ____
____

Requested correction, information, or written explanation: ____________________________________
____

Signature: ___________________________ Date: _________________

Attachment checklist

☐ Last annual escrow statement received

☐ Recent mortgage statement showing current payment status

☐ Any portal message or notice about the analysis date

☐ Copy of this completed template retained for your records

☐ Mailing / delivery confirmation retained if sent formally

Use notes

☐ Use this as an RFI when your main goal is obtaining the statement/history. If you are asserting a servicing failure, you may need a separate NOE framing the specific covered error.

☐ Do not assume a missing annual statement is a violation until the delinquency/foreclosure/bankruptcy exceptions are checked.

☐ If the account recently became current after an exempt period, record the reinstatement/current date and track the separate 90-day history deadline.

☐ Keep a complete copy of the completed template and supporting records; send copies rather than irreplaceable originals when copies are sufficient.

PRIMARY SOURCES TO CHECK

12 CFR § 1024.17(i) • 12 CFR § 1024.36

Official links: https://www.consumerfinance.gov/rules-policy/regulations/1024/17/ | https://www.consumerfinance.gov/rules-policy/regulations/1024/36/